

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>John Williams</u> | Social Security number or ITIN | xxx-xx-4300 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Thao Williams</u> | Social Security number or ITIN | xxx-xx-9117 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 18-10010-MBK | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Williams

Thao Williams

3/8/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John Williams
Thao Williams
Debtors

Case No. 18-10010-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 08, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2023:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + John Williams, Thao Williams, 2016 South Central Avenue, Plainfield, NJ 07080-3621 |
| 517258006 | Goodyear, PO Box 90001006, Louisville, Ky 40213 |
| 517258007 | Goodyear, PO Box 90001006, Louisville, Ky 40290 |
| 517258008 | Home Depot, PO Box 90001010, Louisville, Ky 40290 |
| 517258010 | + Lending Club - Corp Dept 34268, PO BOX 39000, San Francisco, Ca 94139-0001 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Mar 08 2023 20:47:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Mar 08 2023 20:47:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517327856 | Email/Text: Bankruptcy@absoluteresolutions.com | Mar 08 2023 20:46:00 | Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437 |
| 517257999 | + EDI: BANKAMER.COM | Mar 09 2023 01:36:00 | Bank Of America, PO Box 15019, Wilmington, De 19850-5019 |
| 517378786 | + EDI: BANKAMER2.COM | Mar 09 2023 01:42:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 517258000 | + EDI: TSYS2 | Mar 09 2023 01:36:00 | Barclays Bank Delaware, 125 South West Street, Wilmington, De 19801-5014 |
| 517258001 | + Email/PDF: MarletteBKNotifications@resurgent.com | Mar 08 2023 20:48:30 | Best Egg/SST, 1523 Concord Pike, Wilmington , De 19803-3653 |
| 517258002 | + EDI: CAPITALONE.COM | Mar 09 2023 01:36:00 | Capital One, PO Box 30285, Salt Lake City, Ut 84130-0285 |
| 517258003 | + EDI: CITICORP.COM | Mar 09 2023 01:36:00 | Citi, PO Box 9001037, Louisville, Ky 40290-1037 |
| 517258005 | + EDI: CITICORP.COM | Mar 09 2023 01:36:00 | Citi Bank, PO Box 9001037, Louisville, Ky 40290-1037 |
| 517276514 | + Email/Text: RASEBN@raslg.com | Mar 08 2023 20:47:00 | Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853 |
| 517382071 | + Email/Text: nsm_bk_notices@mrcooper.com | Mar 08 2023 20:47:00 | Deutsche Bank National Trust Company, as Trustee, C/O Nationstar Mortgage LLC dba Mr. Coop, PO Box 619096, Dallas, TX 75261-9096 |
| 517345746 | + Email/Text: Hcabankruptcy-courtnotices@hcamerica.com | Mar 08 2023 20:48:00 | Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809 |

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Total Noticed: 35

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| 517258009 | + Email/Text: Hcabankruptcy-courtntices@hcamerica.com | Mar 08 2023 20:48:00 | Hyundai Motor Finance Co, PO Box 20829, Fountain Valley, Ca 92728-0829 |
| 517305207 | + EDI: LENDNGCLUB | Mar 09 2023 01:36:00 | LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967 |
| 517258011 | Email/Text: camanagement@mtb.com | Mar 08 2023 20:47:00 | M & T Bank, PO Box 62182, Md, Baltimore 21264 |
| 517313760 | + Email/Text: camanagement@mtb.com | Mar 08 2023 20:47:00 | M&T Bank, PO Box 1508, Buffalo, New York 14240-1508 |
| 517339885 | + Email/Text: bankruptcydpt@mcmcg.com | Mar 08 2023 20:47:00 | MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011 |
| 517258012 | + Email/Text: nsm_bk_notices@mrcooper.com | Mar 08 2023 20:47:00 | Mr. Cooper, 8950 Cypress Waters Blvd, Dallas, Tx 75019-4620 |
| 517258014 | Email/Text: Bankruptcy.Notices@pnc.com | Mar 08 2023 20:47:00 | PNC Bank, PO Box 5570, Cleveland, Oh 44101 |
| 517382254 | Email/Text: Bankruptcy.Notices@pnc.com | Mar 08 2023 20:47:00 | PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101 |
| 517258013 | + EDI: RMSC.COM | Mar 09 2023 01:36:00 | Paypal, PO Box 105658, Atlanta , Ga 30348-5658 |
| 517369173 | EDI: Q3G.COM | Mar 09 2023 01:42:00 | Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 517258017 | + EDI: RMSC.COM | Mar 09 2023 01:36:00 | SYNCB/JCP DC, PO Box 960090, Orlando, Fl 32896-0090 |
| 517258018 | + EDI: RMSC.COM | Mar 09 2023 01:36:00 | SYNCB/Walmart, PO Box 530297, Atlanta, Ga 30353-0297 |
| 517258015 | + Email/Text: specialservicing@sofi.com | Mar 08 2023 20:48:00 | Sofi Lending Corporation, One Letterman Drive, San Francisco, Ca 94129-1512 |
| 517258016 | + EDI: RMSC.COM | Mar 09 2023 01:36:00 | Syncb/Amazon, PO Box 960013, Orlando , Fl 32896-0013 |
| 517258592 | + EDI: RMSC.COM | Mar 09 2023 01:36:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517258019 | + EDI: WFFC2 | Mar 09 2023 01:36:00 | Wells Fargo, PO BOx 6995, Portland, Or 97228-6995 |
| 517334289 | EDI: WFFC2 | Mar 09 2023 01:36:00 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| cr | *+ | DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 517258004 | *+ | Citi, PO Box 9001037, Louisville, Ky 40290-1037 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2023 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| Albert Russo | docs@russotrustee.com |
| Andrew M. Carroll | on behalf of Debtor John Williams AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com |
| Andrew M. Carroll | on behalf of Joint Debtor Thao Williams AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com |
| Harold N. Kaplan | on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY hkaplan@rasnj.com kimwilson@raslg.com |
| Kevin Gordon McDonald | on behalf of Creditor Deutsche Bank National Trust Company as Trustee on behalf of HSI ASSET SECURITIZATION CORPORATION TRUST 2006-HE2 FHA/VA/RHS: Nationstar Mortgage LLC d/b/a Mr. Cooper kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Laura M. Egerman | on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com |
| Sindi Mncina | on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@raslg.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 8